

Signature Guaranteed Universal Life Insurance (SGUL)



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**It's good to
be in charge.**

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Take full control of your life insurance policy

SGUL allows you to customize the coverage according to your needs, including the duration and extent of coverage.

- Pick the policy length.
- Choose your coverage amount.
- Cash-out the policy at any time.
- Tap funds for qualifying health conditions.
- Select additional riders.

SGUL Product Highlights

Guaranteed Death Benefit

If premiums are paid as scheduled, the policy is guaranteed up to age 121.

Guaranteed Cash-Out Rider

During a 60-day period following the 15th, 20th, and 25th policy anniversaries, the rider allows for surrender of the policy in exchange for a partial or full return of premiums paid.

Tax-Free Death Benefit

The death benefit is paid directly to the beneficiaries, avoiding the time-consuming process of probate.

Contractual Late Payment Forgiveness

Allows premiums to be paid up to one full month beyond the monthly deduction billing date without negatively affecting the lapse date.

Three Accelerated Benefit Riders¹

- Terminal Illness
- Chronic Illness
- Critical Illness

Issue Ages

- 18–80 (non-nicotine)
- 18–75 (nicotine)

Gender

Male/Female. Unisex is not available.

Minimum Face Amount

\$25,000

Premium Modes

Annual, Semi-Annual, Quarterly, Monthly, Bi-Weekly available.

Guaranteed Coverage Period

For the first 10 years, the policy will not lapse if all premiums are paid as scheduled. Taking policy loans or withdrawals can cause the policy to lapse unless additional payments are made. After the 10-year guarantee period, the built-in no lapse guarantee account (a reference only account) keeps the guaranteed death benefit in place. If the no lapse guarantee account value is positive, the policy will not lapse, even if the cash surrender value of the policy falls to zero. Your policy can still lapse due to loans and withdrawals, but you can make additional premium payments to keep the policy in force.

1) An accelerated benefit payment will be less than the death benefit because it is reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on American National's determination of the insured's life expectancy at the time of election. 2) Guarantee is subject to premium payment requirements. Critical Illness is not available in New York. Chronic Illness is not available on permanent products with term riders in California.

Policy Form Series: SGUL18, ABR14-CT; ABR14-CH; ABR14-TM (ND & SD Form Series ABR22-CT; ABR22-CH; and ABR22-TM); GCOR15; GCOR15(NY); ULCTR14; ULCTR14(NY); PWSTP20; PWSTP10(NY); SGUL18(NY); ABR14-TM(NY); ABR14-CH(NY) (Forms may vary by State). American National Insurance Company, Galveston, Texas. American National Life Insurance Company of New York, Glenmont, NY. Each company is only responsible for products and services it offers.

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